

In re:
Monique Allen
Debtor

Case No. 19-10914-amc
Chapter 13

CERTIFICATE OF NOTICE

District/off: 0313-2
Date Rcvd: Jun 28, 2024

User: admin
Form ID: 3180W

Page 1 of 3
Total Noticed: 19

The following symbols are used throughout this certificate:

Symbol	Definition
+	Addresses marked '+' were corrected by inserting the ZIP, adding the last four digits to complete the zip +4, or replacing an incorrect ZIP. USPS regulations require that automation-compatible mail display the correct ZIP.

Notice by first class mail was sent to the following persons/entities by the Bankruptcy Noticing Center on Jun 30, 2024:

Recip ID	Recipient Name and Address
db	+ Monique Allen, 1809 E. Pastorius Street, Philadelphia, PA 19138-1203
14332093	U.S. Department of Education, c/o FedLoan Servicing, P.O. Box 69184, Harrisburg, PA 17106-9184

TOTAL: 2

Notice by electronic transmission was sent to the following persons/entities by the Bankruptcy Noticing Center.

Electronic transmission includes sending notices via email (Email/text and Email/PDF), and electronic data interchange (EDI). Electronic transmission is in Eastern Standard Time.

Recip ID	Notice Type: Email Address	Date/Time	Recipient Name and Address
smg	Email/Text: megan.harper@phila.gov	Jun 29 2024 00:48:00	City of Philadelphia, City of Philadelphia Law Dept., Tax Unit/Bankruptcy Dept, 1515 Arch Street 15th Floor, Philadelphia, PA 19102-1595
smg	EDI: PENNDEPTREV	Jun 29 2024 04:19:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
smg	Email/Text: RVSVCBICNOTICE1@state.pa.us	Jun 29 2024 00:48:00	Pennsylvania Department of Revenue, Bankruptcy Division, P.O. Box 280946, Harrisburg, PA 17128-0946
14273385	Email/Text: membersolutions@ardentcu.org	Jun 29 2024 00:48:00	Ardent Credit Union, 1500 Spring Garden Street, #500, Attn: Bankruptcy Dept., Philadelphia, PA 19130
14280955	EDI: BMW.COM	Jun 29 2024 04:19:00	BMW Financial Services NA, LLC, P.O. Box 3608, Dublin, OH 43016
14529457	+ EDI: AISACG.COM	Jun 29 2024 04:19:00	BMW Financial Services NA, LLC c/o AIS Portfolio S, 4515 N Santa Fe Ave. Dept. APS, Oklahoma City, OK 73118-7901
14303811	+ EDI: AIS.COM	Jun 29 2024 04:19:00	Capital One Bank (USA), N.A., 4515 N Santa Fe Ave, Oklahoma City, OK 73118-7901
14273391	Email/Text: bk@freedomfinancialnetwork.com	Jun 29 2024 00:48:00	Freedom Plus, P.O. BOX 2340, Attn: Bankruptcy Dept., Phoenix, AZ 85002
14644377	+ Email/Text: Bankruptcy@Freedommortgage.com	Jun 29 2024 00:48:00	Freedom Mortgage Corporation, Bankruptcy Department, 10500 Kincaid Drive, Suite 300, Fishers, IN 46037-9764
14454017	Email/PDF: resurgentbknotifications@resurgent.com	Jun 29 2024 00:56:40	LVNV Funding LLC, Resurgent Capital Services, PO Box 10587, Greenville, SC, 29603-0587
14303026	+ Email/Text: GUARBKe-courtdocs@ascendiumeducation.org	Jun 29 2024 00:48:00	Navient Solutions, LLC on behalf of, Ascendium Education Solutions, Inc., PO BOX 8961, Madison, WI 53708-8961
14273399	Email/Text: CollectionsDept@PFCU.COM	Jun 29 2024 00:48:00	Philadelphia Federal Credit Union, 12800 Townsend Road, Attn: Bankruptcy Dept., Philadelphia, PA 19154-1003
14273400	Email/Text: Bankruptcy.Notices@pnc.com	Jun 29 2024 00:48:00	PNC Bank, P.O. Box 94982, Cleveland OH 44101
14310206	EDI: PRA.COM	Jun 29 2024 04:19:00	Portfolio Recovery Associates, LLC, POB 41067,

District/off: 0313-2

User: admin

Page 2 of 3

Date Rcvd: Jun 28, 2024

Form ID: 3180W

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14283812	+ Email/Text: bankruptcy@philapark.org	Jun 29 2024 00:48:00	Norfolk VA 23541 Philadelphia Parking Authority, 701 Market St, Suite 5400, Philadelphia, PA 19106-2895
14314176	+ Email/Text: bncmail@w-legal.com	Jun 29 2024 00:48:00	SYNCHRONY BANK, C/O WEINSTEIN & RILEY, PS, 2001 WESTERN AVENUE, STE 400, SEATTLE, WA 98121-3132
14755812	+ Email/Text: EBN@edfinancial.com	Jun 29 2024 00:48:00	US Dept. of Education, 120 N. Seven Oaks Dr., Knoxville, TN 37922-2359
14290151	EDI: WFFC2	Jun 29 2024 04:19:00	Wells Fargo Bank, N.A., PO Box 10438, MAC F8235-02F, Des Moines, IA 50306-0438
TOTAL: 18			

BYPASSED RECIPIENTS

The following addresses were not sent this bankruptcy notice due to an undeliverable address, *duplicate of an address listed above, *P duplicate of a preferred address, or ## out of date forwarding orders with USPS.

NONE

NOTICE CERTIFICATION

I, Gustava Winters, declare under the penalty of perjury that I have sent the attached document to the above listed entities in the manner shown, and prepared the Certificate of Notice and that it is true and correct to the best of my information and belief.

Meeting of Creditor Notices only (Official Form 309): Pursuant to Fed .R. Bank. P.2002(a)(1), a notice containing the complete Social Security Number (SSN) of the debtor(s) was furnished to all parties listed. This official court copy contains the redacted SSN as required by the bankruptcy rules and the Judiciary's privacy policies.

Date: Jun 30, 2024

Signature: /s/Gustava Winters

CM/ECF NOTICE OF ELECTRONIC FILING

The following persons/entities were sent notice through the court's CM/ECF electronic mail (Email) system on June 27, 2024 at the address(es) listed below:

Name	Email Address
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ANDREW L. SPIVACK

on behalf of Creditor FREEDOM MORTGAGE CORPORATION andrew.spivack@brockandscott.com
wbcef@brockandscott.com

DENISE ELIZABETH CARLON

on behalf of Creditor FREEDOM MORTGAGE CORPORATION bkgroup@kmlawgroup.com

JASON BRETT SCHWARTZ

on behalf of Creditor Financial Services Vehicle Trust bkecf@friedmanvartolo.com bankruptcy@friedmanvartolo.com

JEROME B. BLANK

on behalf of Creditor HOME POINT FINANCIAL CORPORATION jblank@pincuslaw.com mmorris@pincuslaw.com

MICHAEL A. LATZES

on behalf of Debtor Monique Allen efilng@mlatzes-law.com

MICHELLE L. MCGOWAN

on behalf of Creditor HOME POINT FINANCIAL CORPORATION mimcgowan@raslg.com

POLLY A. LANGDON

on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ecfmail@readingch13.com

ROBERT J. DAVIDOW

on behalf of Creditor Home Point Financial Corporation robert.davidow@phelanhallinan.com

SCOTT F. WATERMAN [Chapter 13]

on behalf of Trustee SCOTT F. WATERMAN [Chapter 13] ECFMail@ReadingCh13.com

District/off: 0313-2

User: admin

Page 3 of 3

Date Rcvd: Jun 28, 2024

Form ID: 3180W

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SCOTT F. WATERMAN [Chapter 13]

ECFMail@ReadingCh13.com

THOMAS SONG

on behalf of Creditor HOME POINT FINANCIAL CORPORATION tomysong0@gmail.com

THOMAS SONG

on behalf of Creditor Home Point Financial Corporation tomysong0@gmail.com

United States Trustee

USTPRegion03.PH.ECF@usdoj.gov

TOTAL: 13

Information to identify the case:

Debtor 1	Monique Allen	Social Security number or ITIN	xxx-xx-5838
	First Name Middle Name Last Name	EIN	--
Debtor 2		Social Security number or ITIN	----
(Spouse, if filing)	First Name Middle Name Last Name	EIN	--
United States Bankruptcy Court Eastern District of Pennsylvania			
Case number: 19-10914-amc			

Order of Discharge

12/18

IT IS ORDERED: A discharge under 11 U.S.C. § 1328(a) is granted to:

Monique Allen

6/27/24

By the court: Ashely M. Chan
United States Bankruptcy Judge

Explanation of Bankruptcy Discharge in a Chapter 13 Case

This order does not close or dismiss the case.

Creditors cannot collect discharged debts

This order means that no one may make any attempt to collect a discharged debt from the debtors personally. For example, creditors cannot sue, garnish wages, assert a deficiency, or otherwise try to collect from the debtors personally on discharged debts. Creditors cannot contact the debtors by mail, phone, or otherwise in any attempt to collect the debt personally. Creditors who violate this order can be required to pay debtors damages and attorney's fees.

However, a creditor with a lien may enforce a claim against the debtors' property subject to that lien unless the lien was avoided or eliminated. For example, a creditor may have the right to foreclose a home mortgage or repossess an automobile.

This order does not prevent debtors from paying any debt voluntarily. 11 U.S.C. § 524(f).

Most debts are discharged

Most debts are covered by the discharge, but not all. Generally, a discharge removes the debtors' personal liability for debts provided for by the chapter 13 plan.

In a case involving community property: Special rules protect certain community property owned by the debtor's spouse, even if that spouse did not file a bankruptcy case.

Some debts are not discharged

Examples of debts that are not discharged are:

- ◆ debts that are domestic support obligations;
- ◆ debts for most student loans;
- ◆ debts for certain types of taxes specified in 11 U.S.C. §§ 507(a)(8)(C), 523(a)(1)(B), or 523(a)(1)(C) to the extent not paid in full under the plan;

For more information, see page 2>

- ◆ debts that the bankruptcy court has decided or will decide are not discharged in this bankruptcy case;
 - ◆ debts for restitution, or a criminal fine, included in a sentence on debtor's criminal conviction;
 - ◆ some debts which the debtors did not properly list;
 - ◆ debts provided for under 11 U.S.C. § 1322(b)(5) and on which the last payment or other transfer is due after the date on which the final payment under the plan was due;
 - ◆ debts for certain consumer purchases made after the bankruptcy case was filed if obtaining the trustee's prior approval of incurring the debt was practicable but was not obtained;
 - ◆ debts for restitution, or damages, awarded in a civil action against the debtor as a result of malicious or willful injury by the debtor that caused personal injury to an individual or the death of an individual; and
 - ◆ debts for death or personal injury caused by operating a vehicle while intoxicated.
- In addition, this discharge does not stop creditors from collecting from anyone else who is also liable on the debt, such as an insurance company or a person who cosigned or guaranteed a loan.

This information is only a general summary of a chapter 13 discharge; some exceptions exist. Because the law is complicated, you should consult an attorney to determine the exact effect of the discharge in this case.